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APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
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09/994,725

11/28/2001

Robert J. Rosko

47004.000111

1542

21967

7590

03/15/2011

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EXAMINER

OYEBISI, OJO O

ART UNIT

PAPER NUMBER

3695

MAIL DATE

DELIVERY MODE

03/15/2011

PAPER

Please find below and/or attached an Office communication concerning this application or proceeding.

The time period for reply, if any, is set in the attached communication.

Office Action Summary	Application No. 09/994,725	Applicant(s) ROSKO ET AL.	
	Examiner OJO O. OYEBISI	Art Unit 3695	

-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address --

Period for Reply

A SHORTENED STATUTORY PERIOD FOR REPLY IS SET TO EXPIRE 3 MONTH(S) OR THIRTY (30) DAYS, WHICHEVER IS LONGER, FROM THE MAILING DATE OF THIS COMMUNICATION.

- Extensions of time may be available under the provisions of 37 CFR 1.136(a). In no event, however, may a reply be timely filed after SIX (6) MONTHS from the mailing date of this communication.
- If NO period for reply is specified above, the maximum statutory period will apply and will expire SIX (6) MONTHS from the mailing date of this communication.
- Failure to reply within the set or extended period for reply will, by statute, cause the application to become ABANDONED (35 U.S.C. § 133). Any reply received by the Office later than three months after the mailing date of this communication, even if timely filed, may reduce any earned patent term adjustment. See 37 CFR 1.704(b).

Status

- 1) ☒ Responsive to communication(s) filed on 15 April 2010.
- 2a) ☐ This action is **FINAL**. 2b) ☒ This action is non-final.
- 3) ☐ Since this application is in condition for allowance except for formal matters, prosecution as to the merits is closed in accordance with the practice under *Ex parte Quayle*, 1935 C.D. 11, 453 O.G. 213.

Disposition of Claims

- 4) ☒ Claim(s) 1, 3-12, 14-34 is/are pending in the application.
- 4a) Of the above claim(s) _____ is/are withdrawn from consideration.
- 5) ☒ Claim(s) 12, 14-26 and 32-34 is/are allowed.
- 6) ☒ Claim(s) 1,3-11 and 28-31 is/are rejected.
- 7) ☐ Claim(s) _____ is/are objected to.
- 8) ☐ Claim(s) _____ are subject to restriction and/or election requirement.

Application Papers

- 9) ☐ The specification is objected to by the Examiner.
- 10) ☐ The drawing(s) filed on _____ is/are: a) ☐ accepted or b) ☐ objected to by the Examiner.
Applicant may not request that any objection to the drawing(s) be held in abeyance. See 37 CFR 1.85(a).
Replacement drawing sheet(s) including the correction is required if the drawing(s) is objected to. See 37 CFR 1.121(d).
- 11) ☐ The oath or declaration is objected to by the Examiner. Note the attached Office Action or form PTO-152.

Priority under 35 U.S.C. § 119

- 12) ☐ Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).
- a) ☐ All b) ☐ Some * c) ☐ None of:
1. ☐ Certified copies of the priority documents have been received.
2. ☐ Certified copies of the priority documents have been received in Application No. _____.
3. ☐ Copies of the certified copies of the priority documents have been received in this National Stage application from the International Bureau (PCT Rule 17.2(a)).
- * See the attached detailed Office action for a list of the certified copies not received.

Attachment(s)

- | | |
|--|---|
| 1) <input type="checkbox"/> Notice of References Cited (PTO-892) | 4) <input type="checkbox"/> Interview Summary (PTO-413) |
| 2) <input type="checkbox"/> Notice of Draftsperson's Patent Drawing Review (PTO-948) | Paper No(s)/Mail Date. _____ |
| 3) <input type="checkbox"/> Information Disclosure Statement(s) (PTO/SB/08) | 5) <input type="checkbox"/> Notice of Informal Patent Application |
| Paper No(s)/Mail Date _____ | 6) <input type="checkbox"/> Other: _____ |

DETAILED ACTION

Continued Examination Under 37 CFR 1.114

A request for continued examination under 37 CFR 1.114, including the fee set forth in 37 CFR 1.17(e), was filed in this application after final rejection. Since this application is eligible for continued examination under 37 CFR 1.114, and the fee set forth in 37 CFR 1.17(e) has been timely paid, the finality of the previous Office action has been withdrawn pursuant to 37 CFR 1.114. Applicant's submission filed on 04/15/10 has been entered. In this RCE, the applicant has amended claim 12 and has added a new claim 34. By this amendment, the examiner has withdrawn the rejection of claim 12 under 35 USC 112TH, first paragraph.

Claim Rejections - 35 USC § 103

The following is a quotation of 35 U.S.C. 103(a) which forms the basis for all obviousness rejections set forth in this Office action:

(a) A patent may not be obtained though the invention is not identically disclosed or described as set forth in section 102 of this title, if the differences between the subject matter sought to be patented and the prior art are such that the subject matter as a whole would have been obvious at the time the invention was made to a person having ordinary skill in the art to which said subject matter pertains. Patentability shall not be negated by the manner in which the invention was made.

The factual inquiries set forth in *Graham v. John Deere Co.*, 383 U.S. 1, 148

USPQ 459 (1966), that are applied for establishing a background for determining obviousness under 35 U.S.C. 103(a) are summarized as follows:

1. Determining the scope and contents of the prior art.

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2. Ascertaining the differences between the prior art and the claims at issue.
3. Resolving the level of ordinary skill in the pertinent art.
4. Considering objective evidence present in the application indicating obviousness or nonobviousness.

Claims 1, 3-11, 27-31 are rejected under 35 U.S.C. 103(a) as being unpatentable over Grandcolas et al (Grandcolas hereinafter, US PAT: 7137006) in view of Hobbs (US PAT: 5,987,454).

Re claim 1. Grandcolas discloses a banking system for offering a plurality of financial services to customers via a sign-on process (i.e., single sign-on user access, see abstract), comprising: **a host server (i.e., first web server/brokerage firm web server 30, see fig.1), a universal session manager operatively disposed on the host server (the first web server is inherently a universal session manager, see col.2 lines 15-40, also see col.11 lines 20-40), the universal session manager maintaining the sign-on process (see col.2 lines 15-40, see col.11 lines 20-40); and the universal session manager updating a last accessed time (LAT) variable based on access to the remote server through the second frame, the LAT variable controlling session timeouts** (i.e., In the embodiment shown in FIG. 1, the brokerage firm web server 30 builds an authentication token (or access token) comprising user identification data (or profile data) and expiration time data (token expiry) 52. The profile data comprises user identification data comprising a customer identification number that uniquely identifies the user to the secondary server. In the shown embodiment, the token also include a list of accounts of the customer. Expiration time data comprises data reflecting the time after which the authentication token is invalid. In the embodiment shown, the time is in Greenwich Mean Time (GMT). In other embodiments,

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the time may be in Universal Time. Expiration time may be set by the primary server at any desired time, though in most embodiments the expiration time is a relatively short time, e.g., three to twenty minutes, from the time at which the authentication token is created. In the embodiment shown, the expiration time is set at fifteen minutes from the time the authentication token is created. Note that it is important for the servers exchanging such authentication tokens to maintain correct or synchronized clocks. The use of expiration time is used to create a single-use, perishable token, see col.4 lines 30-50), **an interface to a plurality of remote servers by which a customer interface with the remote server; the interface generated by the universal session manager** (see col.2 lines 15-40); and a validation module operatively linked **to the universal session manager** through an electronic network; **such that the universal session manager retrieves validation information from the validation database in order to validate a customer (i.e., constructing an authentication token comprising profile data associated with the user, see col.2 lines 51-53, also see col.4 lines 30-40)**; the universal session manager in conjunction with validation module enabling customers of the banking system to access the host server and the plurality of remote servers via a single login to the host server (see col.2 lines 15-60, especially lines 46-60), the host server providing a consolidated homepage, via the interface, that gives a customer summary information on accounts of the customer with the banking system, and the host server further providing links to the accounts in a first frame of the interface (see col.3 line 55 – col.4 line 40), the accounts being respectively maintained by the plurality of remote servers (i.e., secondary servers, see col.4 liners 20-25) ; and upon selection

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of a link by a customer, the universal session manager; checks, based on information in the validation database, that customer is allowed access to the remote server; provides access to the remote server, so as to allow the customer use of services on the remote server, containing the links to the accounts, while presenting the second frame (see col.3 line 55-col.5 line45, especially col.5 lines 4-45, also see the summary of the invention). Grandcolas does not explicitly disclose the interface having multiple frames. However, Hobbs discloses the interface having multiple frames (see col.17 line 50-col.18 line 66, also see fig.5b elements 262-266). Thus it would have been obvious to one of ordinary skill in the art to combine the teachings of Grandcolas and Hobbs to permit network users to have access to a large number of electronic database providers without being limited to a particular proprietary graphical user interface (GUI), entering passwords or billing information or being trained to use the query models for each Data Warehouse.

Re claim 3. Grandcolas further discloses the banking system of claim 2, wherein said consolidated homepage includes value-add features (see fig.3 element 100)

Re claim 4. Grandcolas further discloses the banking system of claim 2, wherein said consolidated homepage includes customizable features (see fig.3 element 100)

Re claim 5. Grandcolas further discloses the banking system of claim 1, wherein said validation module further includes a database storing information required for registering a customer in the remote service provider (see col.2 lines 51-53, also see col.4 lines 30-40).

Re claim 6. Grandcolas further discloses the banking system of claim 1, further

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comprising a trusted service module that serves as an intermediary between the host server and a trusted service provider (see fig.3)

Re claim 7. Grandcolas further discloses the banking system of claim 1, wherein said trusted service provider comprises a remote server with special access requirements (see fig.3 element 110).

Re claim 8. Grandcolas further discloses the banking system of claim 1, where the remote service provider further comprises a registration module (see fig.3 element 100) and a login module (see fig.3 element 110)

Re claim 9. Grandcolas further discloses the banking system of claim 1, wherein the login module receives the data for gaining access to the services provided by the remote service provider (see fig.3 element 110, also see fig.4 element 179)

Re claim 10. Grandcolas further discloses the banking system of claim 1, wherein the registration module receives the data for registering a customer in the remote service provider (see fig.3 element 100, also see fig.4 element 177)

Re claim 11. Grandcolas further discloses the banking system of claim 2, wherein the consolidated homepage provides automated clearinghouse access (see fig.3)

Re claims 27. Grandcolas discloses a universal session manager but does not explicitly disclose that the universal session manager maintains both the first frame and a third frame, while hosting the remote server in the second frame. However, Hobbs discloses the interface having multiple frames (see col.17 line 50 – col.18 line 66). It would have been obvious to one of ordinary skill in the art to combine the teachings of Grandcolas and Hobbs to maintain the HTML frames in the universal session manager of

Grandcolas to permit network users to have access to a large number of electronic database providers without being limited to a particular proprietary graphical user interface (GUI), entering passwords or billing information or being trained to use the query models for each Data Warehouse. The examiner further asserts that "HTML frame" is nothing but a way to allow authors to present documents in multiple views, which may be independent windows or subwindows. Multiple views offer designers a way to keep certain information visible, while other views are scrolled or replaced. For example, within the same window, one frame might display a static banner, a second a navigation menu, and a third the main document that can be scrolled through or replaced by navigating in the second frame. Thus, since Grandcolas contemplates the use of HTTP, which carries Hypertext Mark-Up Language(HTML) web pages, obviously these HTML frames would be maintained in the Universal session manager of Grandcolas. And besides, HTML frames can be maintained by any web servers. Thus it would have been obvious to one of ordinary skill in the art to combine the teachings of Grandcolas and Hobbs to permit network users to have access to a large number of electronic database providers without being limited to a particular proprietary graphical user interface (GUI), entering passwords or billing information or being trained to use the query models for each Data Warehouse.

Re claims 28, 29, 30, and 31. Grandcolas discloses a universal session manager (i.e., online broker), the universal session manager checking, based on information in the validation database, that the customer is allowed access to the remote server includes the universal session manager checking whether the customer has logged into the

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remote server during a current Internet banking session (**see col.2 lines 15-60, see col.5 lines 4-45, also see col.11 lines 20-40**).

Response to Arguments

Applicant's arguments filed on 04/15/10 regarding "sending, by the universal session manager, a communication to the at least one remote server upon either customer logout or timeout," as recited in claim 12, has been fully considered but is found persuasive. Thus claims 12, 14-26 and 32-34 are hereby allowed. The examiner submits that claim 1 and its dependent claims would also be allowable over the prior arts if such a language (i.e., sending, by the universal session manager, a communication to the at least one remote server upon either customer logout or timeout) is incorporated into the body of claim 1.

The applicant continues to argue that the office action fails to establish a prima facie case of obviousness in combining the references for the rejection of claim 1. The examiner contends, again, that while it is true that references cannot be arbitrarily combined and that there must be some reason why one skilled in the art would be motivated to make the proposed combination of primary and secondary references. However, the test for combining references is what the combination of disclosures taken as a whole would suggest to one of ordinary skill in the art. In re McLaughlin, 170 USPQ 209 (CCPA 1971). references are evaluated by what they suggest to one versed in the art, rather than by their specific disclosures. In re Bozek, 163 USPQ 545 (CCPA) 1969. In this case, Grandcolas teaches constructing an authentication token comprising profile

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data associated with the user - see col.2 lines 51-53, also see col.4 lines 30-40, and Hobbs teaches an interface having multiple frames (see col.17 line 50-col.18 line 66). Thus, one of ordinary skill in the art would have been motivated to combine the teachings of Grandcolas and Hobbs in order to permit network users to have access to a large number of electronic database providers without being limited to a particular proprietary graphical user interface (GUI), entering passwords or billing information or being trained to use the query models for each Data Warehouse – this motivation can be found on col.9 lines 20-29 of Hobbs. The examiner contends that what are being combined are specific teachings of Grandcolas and Hobbs, and one versed in the art would evaluate these references based on the suggestion of these teachings.

The applicant further argues that the prior arts of record fails to disclose

Conclusion

Any inquiry concerning this communication or earlier communications from the examiner should be directed to OJO O. OYEBISI whose telephone number is (571)272-8298. The examiner can normally be reached on 8:30A.M-5:30P.M.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, Charles Kyle can be reached on (571)272-8594. The fax phone number for the organization where this application or proceeding is assigned is 571-273-8300.

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Information regarding the status of an application may be obtained from the Patent Application Information Retrieval (PAIR) system. Status information for published applications may be obtained from either Private PAIR or Public PAIR. Status information for unpublished applications is available through Private PAIR only. For more information about the PAIR system, see <http://pair-direct.uspto.gov>. Should you have questions on access to the Private PAIR system, contact the Electronic Business Center (EBC) at 866-217-9197 (toll-free). If you would like assistance from a USPTO Customer Service Representative or access to the automated information system, call 800-786-9199 (IN USA OR CANADA) or 571-272-1000.

/OJO O OYEBISI/

Primary Examiner, Art Unit 3695